

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:

DIANA WAHLER-SALA

Case No.:

19-33261

Chapter:

13

Judge:

CMG

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF
COVID-19 CHAPTER 13 PLAN MODIFICATION**

I [We], Diana Wahler-Sala, am [are] the debtor[s] in the above-captioned Chapter 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket.

- 1) The Chapter 13 Plan was originally confirmed by order entered on 7/1/2020.
- 2) I was current with plan payments through 2/2021.
- 3) I was current with post-petition mortgage payments through 5/18/2021 on property located at 941 Vaughn Ave. Tom Rm 7908753 *forbearance

[If not applicable, skip] [if more than 1 property, add additional lines]

a) The mortgage payments referred to above are [check one]:

☒ contractual payments

☐ adequate protection payments

b) I am current with post-petition real estate taxes on the property located at

941 Vaughn Ave. Tom Rm 7908753

☒ YES ☐ NO

c) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

4) If the confirmed plan includes a cram down on a mortgage, then answer the following:

a) I am current with post-petition real estate taxes on the property located at

NA

☐ YES ☐ NO

b) I have current liability insurance on the property and can provide proof thereof.

☐ YES ☐ NO

5) I was current with post-petition auto payments through NA on the following automobile(s). [If not applicable, skip]

6) The change in my household income previously reported on Schedule I is \$ 2925.61.
My current household income is \$ 5151.59. I have attached a current paystub or proof of the change in income to this certification [Redact any personally identifiable information before docketing.]
My current total household expenses are now \$ 2278.83.

7) As a result of COVID-19, I have suffered a material financial hardship which has impacted me in the following way:

Please see attached letter

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 5/18/2021

[Signature]
Debtor's Signature

Dated: _____

Debtor's Signature

LIL SPROUTS EDUCATIONAL CENTER HAS SUFFERED A FINANCIAL HARDSHIP DUE TO COVID-19. THE CHILDCARE CENTER WAS CLOSED FROM MARCH 18,2020 TO SEPTEMBER 13,2020 DUE TO GOVERNOR MURPHY'S EXECUTIVE ORDER 104 SIGNED MARCH 16,2020. ACTUAL INCOME LOST DURING THIS PERIOD WAS \$83,206.

THE PANDEMIC HAD SEVERE CONSEQUENCES FOR CHILDCARE. PARENTS SHIFTED TO WORKING FROM HOME OR THE LOST OF EMPLOYMENT. PARENTS WERE FEARFUL OF COVID-19 AND SAFETY OF THEIR CHILDREN. THIS RESULTED IN DECREASED ENROLLMENT.

WHICH HAS RESULTED IN DECREASED INCOME AT THE SAME TIME AS PROTOCOLS HAVE CHANGED AND A NEED FOR ENHANCED CLEANING, SANITIZING PRACTICES. INCREASING THE COSTS OF REMAINING IN OPERATION.

INCREASED COSTS COUPLED WITH REDUCED INCOME AND ENROLLMENT HAS HAD AN IMPACT ON THE CENTER.

THANK YOU

DIANA WAHER-SALA

A handwritten signature in cursive script, appearing to read "Diana Waher-Sala", written in dark ink.

MAY 18,2021